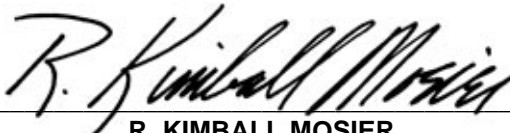


The below described is **SIGNED**.

Dated: November 11, 2010



R. KIMBALL MOSIER  
U.S. Bankruptcy Judge



Paul M. Halliday, Jr., Bar Number 5076  
Stephen B. Watkins, Bar Number 3400  
Benjamin J. Mann, Bar Number 12588  
HALLIDAY & WATKINS, P.C.  
Attorneys for U.S. Bank, N.A.  
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Salt Lake City, UT 84111  
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Fax: (801) 328-9714  
Email: bkdocs@halliday-watkins.com  
File No: 33780

**IN THE UNITED STATES BANKRUPTCY COURT**  
**FOR THE DISTRICT OF UTAH**  
**CENTRAL DIVISION**

In re:

CLINTON T. MCINTOSH AND MELANIE  
ANN MCINTOSH

Debtors.

Bankruptcy Case No. 10-23772 RKM

Chapter 13

**ORDER TERMINATING AUTOMATIC  
STAY AS TO U.S. BANK, N.A.**

[Filed Electronically]

Based upon the Affidavit of Benjamin J. Mann, filed herewith, and good cause appearing,  
the Court does hereby,

ORDER AS FOLLOWS:

That the automatic stay with respect to the following described real property:

Lot 35, Plat "J3", THE CEDARS AT CEDAR HILLS Amended  
Planned Residential Development, according to the Official Plat  
thereof on file and of record in the Office of the Utah County  
Recorder;  
Commonly known as 10249 North Tamarack Way, Cedar Hills,  
UT 84062;

be and is hereby modified and terminated as of the date hereof to permit U.S. Bank, N.A. to pursue its rights and remedies against the said property under applicable law.

It is further ORDERED that Secured Creditor and/or its successors and assigns may, at its option, offer, provide and enter into a potential forbearance agreement, loan modification, refinance agreement or other loan workout/loss mitigation agreement. Any such agreement shall be non-recourse unless included in a reaffirmation agreement. This order shall be binding and effective despite any conversion of this bankruptcy case to a case under any other Chapter of Title 11 of the United States code.

It is further ORDERED that, the unpaid pre-petition default amounts shall be excluded from the Chapter 13 plan. ~~With respect to Rule 4001(a)(3), the Court allows immediate enforcement of this order for relief.~~

If this order is entered pre-confirmation, it shall not be amended or altered or superseded by the confirmation order entered in this case but shall be considered a part of and integrated into the confirmation order and the automatic stay shall not be reimposed by the entry of the

confirmation order.

END OF ORDER

MAILING CERTIFICATE

I hereby certify that I mailed true and correct copies of the foregoing Order Terminating Automatic Stay by first class mail, postage prepaid, to each of the following:

Clinton T. McIntosh and Melanie  
Ann McIntosh  
10249 North Tamarack Way  
Cedar Hills, UT 84062  
Debtors

Scott B. Mitchell  
Via ECF  
Debtors' Attorney

Kevin R. Anderson  
Via ECF  
Chapter 13 Trustee

Benjamin J. Mann  
HALLIDAY & WATKINS, P.C.  
Via ECF

Date:

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U.S. Bankruptcy Court Deputy Clerk

ORDER SIGNED